

Amendments to Claims

This listing of claims will replace all prior aversions, and listing, of claims in the application:

Listing of Claims:

1. (Currently Amended) A method for facilitating [[the]] processing of a request for an item, comprising:

receiving, by a computer based system for facilitating the processing of the request for the item, a communication at a computer system from a customer through the Internet, the communication including the request for the item;

obtaining, by the computer based system, information relating to the customer for use in processing the request, the information being transmitted by the customer in a web form or email;

performing a first evaluation evaluating, by the computer based system, on a first set of criteria related to the information relating to the customer to determine if the request involves no high risk of potential fraud or high risk of potential fraud;

selectively performing a second evaluation evaluating, based upon an indication of no high risk from the evaluation of the first set of criteria, by the computer based system, on a second set of criteria related to the information relating to the customer to determine if the request involves potential fraud, the selectively evaluating using table-driven logic to compare the second set of criteria with previously obtained information relating to the customer, the previously obtained information being stored in a database;

performing a third evaluation evaluating, by the computer based system, on an override criteria, based upon an indication of high risk from either the evaluation of the second set of criteria or the first set of criteria; and

outputting, from the computer based system, an indication of the evaluating step, the selectively evaluating step, and the evaluating override criteria step and using the indication to determine whether to issue the requested item[,,]

wherein the evaluating step, the selectively evaluating step, the evaluating override criteria step, and the outputting step are performed using the computer system.

2. (Currently Amended) The method of claim 1, wherein the step of receiving a communication from a customer includes receiving a communication from a customer wherein the item is at least one of a good, service, transaction, financial account and financial transaction instrument card.

3. (Currently Amended) The method of claim 1, wherein the evaluating step includes evaluating at least one of evaluating information from an automatic number identification service and information from a password provided by the customer.

4. (Cancelled)

5. (Previously Presented) The method of claim 1, further including using the outputted indication to determine whether to authorize a transaction requested by the customer.

6. (Currently Amended) An apparatus A computer based system for facilitating the processing of requests for financial related transactions, comprising:
a computer network communicating with a memory;
the memory communicating with a processor; and
the processor, when executing a computer program for facilitating processing of requests for financial related transactions, is configured to:

a processing unit;
a system memory coupled to the processing unit storing a plurality of modules, the plurality of modules comprising:

a module configured to receive, via a communications network, a communication from a customer, the communication including a request for a particular financial account card;

a module configured to obtain information relating to the customer for use in processing the request;

a module configured to perform a first evaluation on evaluate a first set of criteria related to the information relating to the customer to determine if the request involves no high risk of potential fraud or high risk of potential fraud;

a module configured to selectively perform a second evaluation on evaluate, based upon an indication of no high risk from the evaluation of the first set of criteria, a second set of criteria related to the information relating to the customer to determine if the request involves potential fraud; and

a module configured to perform a third evaluation on evaluate override criteria, based upon an indication of high risk from either the evaluation of the second set of criteria or the first set of criteria; and

a module configured to output, via a network, an indication of the evaluating, selective evaluating, and evaluating of override criteria, and using the indication to determine whether to issue the requested financial account card.

7. (Currently Amended) A method A non-transitory, tangible computer-readable medium (CRM) having stored thereon a plurality of instructions for facilitating the reduction of fraud associated with a transaction card account and a request for a particular financial card account by a customer, the plurality of instructions, when executed by a computer based system, are configured to cause the computer based system to perform operations, method comprising:

receiving a communication at a computer system from a customer through the Internet, the communication including a request for a financial account card and information relating to the customer for use in processing the request;

obtaining information relating to the customer for use in processing the request, the information being transmitted by the customer in a web form or email;

performing a first evaluation on a first set of criteria related to the information relating to the customer to determine if the request involves potential fraud;

selectively performing a second evaluation evaluating, based upon the evaluation of the first set of criteria, on a first and second sets of criteria related to the information relating to the customer to determine if the request involves no high risk of potential fraud or high risk of potential fraud, the selectively evaluating using table-driven logic to compare the second set of criteria with previously obtained information relating to the customer, the previously obtained information being stored in a database;

performing a third evaluation on an evaluate override criteria, based upon an indication of high risk from at least one of the evaluation of the second set of criteria or the first set of criteria; and

performing an action related to the transaction card account based upon the evaluating step, including using the evaluating to determine whether to issue the requested financial account card [[,]]

wherein the selectively evaluating and evaluating override criteria steps are performed using the computer system.

8. (Currently Amended) The method of claim 7, wherein the selectively evaluating step includes evaluating at least one of information for an automatic number identification service and information for a password provided by the customer.

9. (Previously Presented) The method of claim 7, further including using the outputted indication to determine whether to authorize a transaction requested by the customer.

10. (Currently Amended) The method of claim 7, wherein the step of performing an action includes at least one of opening a transaction card account, closing a transaction card account, opening a related transaction account, changing demographic information related to the transaction card account and changing financial information related to the transaction card account.

11. (Cancelled)